What is Claimed is:

A self-service terminal comprising:

 a user interface including means for identifying a user;
 means for obtaining contact information for a communications device

 associated with a user; and

contact means for establishing a link with the communications device to allow a transaction to be entered thereby.

- 2. A terminal according to claim 1, wherein the means for obtaining contact information includes means for retrieving data relating to a telephone number to be called to contact the communications device.
- 3. A terminal according to claim 1, wherein the contact means contacts the communications device directly.
- 4. A terminal according to claim 1, wherein the contact means requests a remote transceiver to establish a link with the communications device.
- 5. A self-service terminal comprising:

 a user interface including means for identifying a user;

 means for obtaining telephone number for a telephone associated with a user;

 and

contact means for establishing a link with the telephone to allow a transaction to be entered thereby.

6. An automated teller machine (ATM) comprising:

a cash dispenser for dispensing cash;

means for obtaining contact information for a communications device associated with an ATM customer;

means for establishing a link with the communications device based upon the obtained contact information to allow the ATM customer to enter an ATM transaction; and means for controlling the cash dispenser to dispense cash when the entered ATM transaction requires cash to be dispensed.

- 7. An ATM according to claim 6, wherein the means for obtaining contact information includes means for retrieving data relating to a telephone number to be called to establish a link with the communications device associated with the ATM customer.
- 8. An ATM according to claim 6, wherein the contact means includes means for directly contacting the communications device associated with the ATM customer.
- 9. An ATM according to claim 6, wherein the contact means includes means for requesting a remote transceiver to establish a link with the communications device associated with the ATM customer.
- 10. An automated teller machine (ATM) comprising:
 a cash dispenser for dispensing cash;
 means for obtaining a telephone number for a telephone associated with an
 ATM customer;

means for establishing a link with the telephone based upon the obtained telephone number to allow the ATM customer to enter an ATM transaction; and means for controlling the cash dispenser to dispense cash when the entered ATM transaction requires cash to be dispensed.

11. A self-service terminal system comprising: a host:

at least one self-service terminal, each terminal having a user interface including transaction entry means and means for identifying a user;

means for obtaining contact information for a communications device associated with a user; and

contact means for contacting the communications device to allow a transaction to be entered thereby.

- 12. A method of operating a self-service terminal, the method comprising the steps of:
 - (a) identifying a user;
- (b) obtaining contact information for a communications device associated with the identified user; and
- (c) establishing a telecommunications link with the communications device so that a transaction may be entered via the link.
 - 13. A method according to claim 12, wherein step (b) includes the step of:
- (b-1) retrieving data relating to a telephone number to be called to establish a telecommunications link with the communications device.
 - 14. A method according to claim 12, wherein step (c) includes the step of:
- (c-1) directly establishing a telecommunications link with the communications device.

- 15. A method according to claim 12, wherein step (c) includes the step of:
- (c-1) requesting a remote transceiver to establish a telecommunications link with the communications device.
- 16. A method of operating an automated teller machine (ATM), the method comprising the steps of:
- (a) identifying an ATM customer desiring to carry out an ATM transaction;
- (b) obtaining contact information for a communications device associated with the identified ATM customer; and
- (c) establishing a link with the communications device associated with the ATM customer to allow the ATM customer to enter the desired transaction.
 - 17. A method according to claim 16, wherein step (b) includes the step of:
- (b-1) retrieving data relating to a telephone number to be called to establish the link with the communications device associated with the ATM customer.
 - 18. A method according to claim 16, wherein step (c) includes the step of:
- (c-1) directly establishing the link with the communications device associated with the ATM customer.
 - 19. A method according to claim 16, wherein step (c) includes the step of:
- (c-1) requesting a remote transceiver to establish the link with the communications device associated with the ATM customer.